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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Ronald First name A Middle name Norton Last name and Suffix (Sr., Jr., II, III)	Geni First name L Middle name Norton Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
	maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6212	xxx-xx-5343

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Debtor 1 Ronald A Norton
Debtor 2 Geni L Norton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	239 S. Concord Dr Oswego, IL 60543	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Kendall County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
this district to file for bankruptcy		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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	otor 2 Geni L Norton					Case number (it known)	
Par	rt 2: Tell the Court About	Your Bank	ruptcv C	ase			
7.	The chapter of the Bankruptcy Code you are	Check on	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	choosing to file under	■ Chapt	ter 7				
		☐ Chapt					
		☐ Chapt	ter 12				
		☐ Chapt	ter 13				
8. How you will pay the fe		abo ord	out how you ler. If you	ou may pay. Typically, if you	are paying the fee	neck with the clerk's office in your local court for more details yourself, you may pay with cash, cashier's check, or money ehalf, your attorney may pay with a credit card or check with	
				y the fee in installments. If ee in Installments (Official Fo		otion, sign and attach the Application for Individuals to Pay	
		☐ I re but app	equest that is not reco	at my fee be waived (You muguired to, waive your fee, and our family size and you are up	nay request this opt d may do so only if nable to pay the fee	tion only if you are filing for Chapter 7. By law, a judge may, your income is less than 150% of the official poverty line that e in installments). If you choose this option, you must fill out official Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
		☐ Yes.					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.					
			Debtor			Relationship to you	
			District	-	When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to	line 12.			
	rodiuditos:	☐ Yes.	Has y	our landlord obtained an evid	ction judgment agai	inst you?	
				No. Go to line 12.			
				Yes. Fill out Initial Stateme	ent About an Evictio	on Judgment Against You (Form 101A) and file it as part of	

this bankruptcy petition.

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Debtor 1 Ronald A Norton

Deb	otor 2 Geni L Norton				Case number (if known)				
Par	t 3: Report About Any Bu	ısinesses	You Own	as a Sole Proprie	tor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.					
		☐ Yes.	Yes. Name and location of business						
	A sole proprietorship is a								
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code				
	it to this petition.		Chec	k the appropriate bo	ox to describe your business:				
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))				
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))				
				None of the above	e				
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most reception a small business are deadlines. If you indicate that you are a small business debtor, you must attach your most reception, cash-flow statement, and federal income tax return or if any of these documents of in 11 U.S.C. 1116(1)(B).			a small business debtor, you must attach your most recent balance sheet, statement of						
	debtor? For a definition of small	■ No.	I am r	not filing under Chap	oter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	· Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention				
14.	Do you own or have any	■ No.							
	property that poses or is alleged to pose a threat	☐ Yes.							
	of imminent and identifiable hazard to		What is	the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?					
					Number, Street, City, State & Zip Code				

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Debtor 1 Ronald A Norton
Debtor 2 Geni L Norton Case number (if known)

15. Tell the court whether You have received a

you have received a briefing about credit counseling.

The law requires that you

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Document Page 6 of 61

	otor 2 Geni L Norton				Case nu	umber (if known)			
Par	t 6: Answer These Quest	ions for Repo	orting Purposes						
16.	What kind of debts do you have?		re your debts primarily consuldividual primarily for a personal,			e defined in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.						
		-	Yes. Go to line 17.						
			Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			☐ No. Go to line 16c.						
			Yes. Go to line 17.						
		16c. St	ate the type of debts you owe th	nat are not consun	ner debts or bu	siness debts			
17.	Are you filing under Chapter 7?	□ No. I a	nm not filing under Chapter 7. Go	o to line 18.					
Do you estimate that after any exempt property is excluded and		ares.	e paid that funds will be available			property is excluded and administrative expenses litors?			
	administrative expenses are paid that funds will		No						
	be available for distribution to unsecured creditors?		Yes						
18.	How many Creditors do	■ 1-49		1 ,000-5,000		□ 25,001-50,000			
	you estimate that you owe?	□ 50-99		☐ 5001-10,000		5 0,001-100,000			
		□ 100-199 □ 200-999		□ 10,001-25,00	00	☐ More than100,000			
19.	How much do you	□ \$0 - \$50,0	000	□ \$1,000,001 -	· \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,001 -		□ \$10,000,001	- \$50 million	□ \$1,000,000,001 - \$10 billion			
		\$100,001		☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		□ \$500,001	- \$1 million	— \$100,000,001 - \$300 million		More than \$50 billion			
20.	How much do you	\$0 - \$50,0	000	□ \$1,000,001 -	- \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?	\$50,001	- \$100,000	\$10,000,001	*	\$1,000,000,001 - \$10 billion			
		\$100,001		□ \$50,000,001 □ \$100,000,00		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		□ \$500,001	- \$1 million	— \$100,000,00	π - φ300 πιιιιοι	I Wore than \$50 billion			
Par	7: Sign Below								
For	you	I have exam	ined this petition, and I declare	under penalty of p	erjury that the i	information provided is true and correct.			
						gible, under Chapter 7, 11,12, or 13 of title 11, d I choose to proceed under Chapter 7.			
If no attorney represents me and I did not pay or agree document, I have obtained and read the notice required					agree to pay someone who is not an attorney to help me fill out this equired by 11 U.S.C. § 342(b).				
		I request reli	ef in accordance with the chapte	er of title 11, Unite	ed States Code	, specified in this petition.			
						ney or property by fraud in connection with a p 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		/s/ Ronald			/s/ Geni L N				
		Ronald A I Signature of			Geni L North Signature of D				
		Executed on	September 5, 2018 MM / DD / YYYY		Executed on	September 5, 2018 MM / DD / YYYY			

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Debtor 1	Ronald A Norton		Page / of 61	
	Geni L Norton		Case number (if known)	
For your	attorney if you are	I the attorney for the debtor(s) named in this	s petition, declare that I have informed the debtor(s) about eligibility to proceed	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jay L. Dahl	Date	September 5, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Jay L. Dahl 03123262 Printed name		
The Law Offices of Jay L. Dahl		
Firm name		
1122 Brigham Way Geneva, IL 60134		
Number, Street, City, State & ZIP Code		
Contact phone 630-232-9005	Email address	
03123262 IL		
Bar number & State		

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		1700.111116	THE PAUE OUT OF	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ronald A Norton			
	First Name	Middle Name	Last Name	
Debtor 2	Geni L Norton			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

ı aı	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	238,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	38,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	276,000.0
Paı	t 2: Summarize Your Liabilities		
			i abilities at you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	255,135.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	197,402.0
	Your total liabilities	\$	452,537.00
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,327.9
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	9,575.10
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bousehold purpose "11 LLS C. & 101(8). Fill out lines 8-90 for statistical purposes. 28 LLS C. & 159		, family, or

- **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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	Ronald A Norton		9
Debtor 2	Geni L Norton		Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9,961.80

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	8,492.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	8,492.00

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Fill in	this inform	ation to identify	your case and th		ument	Page 10 01 61				
Debto		Ronald A No		_	,					
50510		First Name		Name		Last Name				
Debto		Geni L Norto		Name		Loot Nome				
	, if filing)					Last Name				
Jnited	l States Ban	kruptcy Court for	the: NORTHER	N DISTI	RICT OF ILLIN	NOIS				
Case ı	number					_			☐ Check if this is an	
									amended filing	
- 44:		/-								
Offic	cial For	m 106A/B	<u>}</u>							
Sch	redule	e A/B: Pr	operty						12/15	
nink it nforma	fits best. Be	as complete and a space is needed, a	accurate as possibl	e. If two	married people	In asset fits in more than one of are filing together, both are of a top of any additional pages,	equally respons	sible for su	pplying correct	
	•		uilding Land or Ot	har Baal	Estata Valu Ou	un or Have an Interest In				
Part 1:	Describe E	ach Residence, bu	unding, Land, or Ot	ier Keai	Estate fou Ow	n or Have an Interest In				
. Do y	ou own or ha	ave any legal or eq	uitable interest in a	ny resid	ence, building,	land, or similar property?				
\square N	o. Go to Part	2.								
Y	es. Where is	the property?								
1.1 ງ	39 S Con	cord Drive		What		? Check all that apply				
		available, or other des	cription	_	Single-family has buplex or multiplex or multiplex or multiplex or multiplex or multiple states and the states of			t deduct secured claims or exemptions. Put nount of any secured claims on Schedule D:		
					•	or cooperative	Creditors Who	Have Clain	ns Secured by Property.	
						1.9. 1				
(Oswego	IL	60543-0000		Manufactured Land	or mobile home	Current value entire propert		Current value of the portion you own?	
_	ity	State	ZIP Code		Investment pro	operty	· · · · · · · · · · · · · · · · · · ·	000.00	\$238,000.00	
					Timeshare		Describe the	nature of v	our ownership interest	
				\	Other			simple, tena	ancy by the entireties, or	
				Who	Debtor 1 only	in the property? Check one	Fee simple			
K	Kendall				Debtor 2 only			<u> </u>		
С	ounty		 -		Debtor 1 and I	Debtor 2 only	— Chack if	this is com	munity property	
					At least one of	f the debtors and another	(see instruc		mumity property	
					-	ou wish to add about this item	, such as local			
				prope	erty identificati	on number:				
						rom Part 1, including any			\$238,000.00	
pa	iges you ha	ve attached for I	Part 1. Write that	number	r here		=>	1	φ230,000.00	

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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	or 2 Ger	ni L Norton		C	ase number (if known)	
		ucks, tractors,	sport utility vel	hicles, motorcycles		
	No Yes					
3.1		Ford F150		Who has an interest in the property? Check one ☐ Debtor 1 only	the amount of any se	ed claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
	Year:	2014 te mileage:	76000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other inforr	mation:		\square At least one of the debtors and another		
				☐ Check if this is community property (see instructions)	\$18,450.0	0 \$18,450.00
3.2	Make:	Ford		Who has an interest in the property? Check one		ed claims or exemptions. Put cured claims on Schedule D:
	_	escape		☐ Debtor 1 only		Claims Secured by Property.
	Year:	2014		Debtor 2 only	Current value of the	Current value of the
	Approximat		65000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other inforr	nation:		At least one of the debtors and another		
				☐ Check if this is community property (see instructions)	\$13,000.0	0 \$13,000.00
3.3	_	Chrysler		Who has an interest in the property? Check one		ed claims or exemptions. Put cured claims on Schedule D:
		PT Cruiser		Debtor 1 only	Creditors Who Have	Claims Secured by Property.
	_	2007	131000	Debtor 2 only	Current value of the	
	Approximat Other inforr		131000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other inion	nation.		☐ At least one of the debtors and another		
				☐ Check if this is community property (see instructions)	\$500.0	5500.00
<i>Ex</i> : □	amples: Boa No Yes dd the dolla	nts, trailers, moto	ors, personal wa	d other recreational vehicles, other vehicles, and tercraft, fishing vessels, snowmobiles, motorcycle on for all of your entries from Part 2, including a start number here	accessories ny entries for	\$31,950.00
	.	V				
		Your Personal ar have any legal		ems terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Do y	ou own or l	have any legal of the books and furnise ajor appliances,	or equitable int shings			portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property

page 2

Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Document Page 12 of 61 Debtor 1 Ronald A Norton Geni L Norton Debtor 2 Case number (if known) 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$500.00 TV, stereo, computer, printer and 4 cell phones 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ No Yes. Describe..... \$200.00 1 Mossburg 20 guage shotgun 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$100.00 Clothes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Everyday and costume jewelry \$50.00 1 watch 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,850.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Document Page 13 of 61

Debtor 1 Debtor 2	Ronald A No Geni L Norto		Case number (if known)	
				claims or exemptions.
☐ No	mples: Money you l	nave in your wallet, in your		
			Cash	\$500.00
<i>E</i> xan □ No	institutions.		ecounts; certificates of deposit; shares in credit unions, brokerage hats with the same institution, list each.	nouses, and other similar
■ Yes	3		Institution name:	
		3 checking 17.1. accounts	BMO Harris Bank	\$2,700.00
		or publicly traded stocks investment accounts with b	prokerage firms, money market accounts	
	S	Institution or issue	er name:	
	publicly traded st venture	ock and interests in incor	porated and unincorporated businesses, including an interes	t in an LLC, partnership, and
	s. Give specific info	ormation about them Name of entity:		
Nego	otiable instruments	include personal checks, c	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orders. transfer to someone by signing or delivering them.	
■ No □ Yes	s. Give specific info	ormation about them Issuer name:		
	ement or pension apples: Interests in I		, 403(b), thrift savings accounts, or other pension or profit-sharing	plans
■ Yes	s. List each accoun	t separately. Type of account:	Institution name:	
		401(k)	Local 701 Pension Plan defined benefit plan	\$0.00
Your		d deposits you have made	so that you may continue service or use from a company t, public utilities (electric, gas, water), telecommunications compar	nies, or others
	S		Institution name or individual:	
23. Annu ■ No	ities (A contract fo	or a periodic payment of mo	ney to you, either for life or for a number of years)	
	s Is:	suer name and description.		
		on IRA, in an account in a 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified state tuition pro	gram.
	s In:	stitution name and descripti	ion. Separately file the records of any interests.11 U.S.C. § 521(c):	
25. Trust	s, equitable or fu	ture interests in property	(other than anything listed in line 1), and rights or powers exe	ercisable for your benefit

■ No

		Case 18-25932	Doc 1		Entered 09/14/18 13:56:07 Page 14 of 61	Desc Main					
	ebtor 1 ebtor 2	Ronald A Norton Geni L Norton		Boodinion	Case number (if known)						
	☐ Yes.	Give specific information	about them								
26.	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No										
	☐ Yes.	Give specific information	about them								
27.		es, franchises, and other bles: Building permits, exc			holdings, liquor licenses, professional licens	es					
	☐ Yes.	Give specific information	about them								
M	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.					
28.	Tax ref	unds owed to you									
	■ No □ Yes.	Give specific information	about them, inc	cluding whether you alrea	ady filed the returns and the tax years						
29.	 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No □ Yes. Give specific information 										
30.	30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No □ Yes. Give specific information										
31.		ets in insurance policies bles: Health, disability, or		nealth savings account (F	HSA); credit, homeowner's, or renter's insural	nce					
	_	Name the insurance com Co	pany of each pompany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:					
	If you a someo	terest in property that is are the beneficiary of a liv one has died. Give specific information	ing trust, expec		d surance policy, or are currently entitled to rec	eive property because					
	33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No □ Yes. Describe each claim										
34.	■ No	contingent and unliquid		every nature, including	g counterclaims of the debtor and rights to	o set off claims					
35.	■ No	nancial assets you did n	•								
	☐ Yes.	Give specific information									
36					y entries for pages you have attached	\$3,200.00					

Official Form 106A/B Schedule A/B: Property page 5

Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Page 15 of 61 Document **Ronald A Norton** Debtor 1 Debtor 2 **Geni L Norton** Case number (if known) Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$238,000.00 56. Part 2: Total vehicles, line 5 \$31,950.00 57. Part 3: Total personal and household items, line 15 \$2,850.00 Part 4: Total financial assets, line 36 58. \$3,200.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$38,000.00 Copy personal property total \$38,000.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$276,000.00

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		17(7(4)1111)		
Fill in this infor	mation to identify your	case:		
Debtor 1	Ronald A Norton			
	First Name	Middle Name	Last Name	
Debtor 2	Geni L Norton			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Id	entify the	Property	/ You C	Claim as	Exemp	١t
------------	------------	----------	---------	----------	-------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B			
239 S. Concord Drive Oswego, IL 60543 Kendall County	\$238,000.00		\$38,000.00	735 ILCS 5/12-112
Line from Schedule A/B: 1.1	l		100% of fair market value, up to any applicable statutory limit	
239 S. Concord Drive Oswego, IL 60543 Kendall County	\$238,000.00		\$30,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2014 Ford F150 76000 miles Line from Schedule A/B: 3.1	\$18,450.00		\$4,800.00	735 ILCS 5/12-1001(c)
Ellie Holli Gonedale / V.Z. G.1			100% of fair market value, up to any applicable statutory limit	
2014 Ford escape 65000 miles	\$13,000.00		\$0.00	735 ILCS 5/12-1001(c)
Ellie Holli Gonedale 772. G.E			100% of fair market value, up to any applicable statutory limit	
2007 Chrysler PT Cruiser 131000 miles	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	

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Ronald A Norton Debtor 1 **Geni L Norton** Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 8 rooms household goods, 735 ILCS 5/12-1001(b) \$2,000.00 \$2,000.00 furnishings and fixtures including major appliances and furniture 100% of fair market value, up to Line from Schedule A/B: 6.1 any applicable statutory limit TV, stereo, computer, printer and 4 735 ILCS 5/12-1001(b) \$500.00 \$500.00 cell phones Line from Schedule A/B: 7.1 100% of fair market value, up to any applicable statutory limit 1 Mossburg 20 guage shotgun 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 10.1 100% of fair market value, up to any applicable statutory limit Clothes 735 ILCS 5/12-1001(a) \$100.00 \$100.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Everyday and costume jewelry 735 ILCS 5/12-1001(b) \$50.00 \$50.00 1 watch Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 3 checking accounts: BMO Harris 735 ILCS 5/12-1001(b) \$2,700.00 \$2,700.00 Bank П Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

3.	Ar	e yo	u claiming a	homestead	exemption of	of more tha	n \$1	60,375?

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No П

Yes Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main

		Document F	Page 18 c	of 61			
Fill in this informat	tion to identify you						
Debtor 1	Ronald A Norto		ast Name				
	Geni L Norton First Name		ast Name				
United States Bankr	uptcy Court for the:	NORTHERN DISTRICT OF ILLING	OIS				
Case number							
(if known)		_				if this is an led filing	
Official Form	106D						
Schedule D	: Creditors	Who Have Claims Se	ecured	by Property	у	12/15	
		If two married people are filing together, out, number the entries, and attach it to t					
1. Do any creditors ha	ve claims secured by	y your property?					
☐ No. Check th	is box and submit th	his form to the court with your other sch	hedules. You	have nothing else to	o report on this form.		
Yes. Fill in all	of the information	below.					
Part 1: List All S	Secured Claims			Column A	Column B	Column C	
for each claim. If more	than one creditor has	more than one secured claim, list the credito a particular claim, list the other creditors in cal order according to the creditor's name.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion	
2.1 Bank Of America		Describe the property that secures the	claim:	value of collateral. \$199,186.00	claim \$238,000.00	If any \$0.00	
Creditor's Name		239 S. Concord Drive Oswego,		• • • • • • • • • • • • • • • • • • •		******	
Attn. Bankri	untov	60543 Kendall County					
Attn: Bankru Po Box 9822 El Paso, TX	238	As of the date you file, the claim is: Che apply. Contingent	ck all that				
Number, Street, Cit		☐ Unliquidated ☐ Disputed					
Who owes the debt?	? Check one.	Nature of lien. Check all that apply.					
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mor car loan)	tgage or secur	red			
Debtor 1 and Debto	or 2 only	Statutory lien (such as tax lien, mechan	nic's lien)				
☐ At least one of the of Check if this claim		☐ Judgment lien from a lawsuit	irst Mortga	ne .			
community debt	Trelates to a	Other (including a right to offset)	- I Mortga	96			
	Opened 09/06 Last						
Date debt was incurre	Active ed 5/11/18	Last 4 digits of account number	8622				
2.2 Lincoln Auto	omotive Fin.	Describe the property that secures the	claim:	\$29,776.00	\$18,450.00	\$11,326.00	
Creditor's Name		2014 Ford F150 76000 miles					
Attn: Bankru Po Box 5420	000	As of the date you file, the claim is: Che apply.	ck all that				
Omaha, NE	by, State & Zip Code	☐ Contingent☐ Unliquidated					
		☐ Disputed					
Who owes the debt?	? Check one.	Nature of lien. Check all that apply.					
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mor car loan)	τgage or secur	ea			
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)				

☐ Judgment lien from a lawsuit

 $\hfill \square$ At least one of the debtors and another

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				•			
Debtor '		Norton		c	ase number (if know)		
	First Name	Middle Na	ame Last Name				
Debtor 2				<u>—</u>			
	First Name	Middle Na	ame Last Name				
	k if this claim re	elates to a	■ Other (including a right to offset)	Auto Ioan			
Date dek	ot was incurred	Opened 10/14 Last Active 06/18	Last 4 digits of account num	nber <u>2997</u>			
^{2.3} Fi	ncoln Auton nancial	notive	Describe the property that secures	the claim:	\$26,173.00	\$13,000.00	\$13,173.00
Cre	editor's Name		2014 Ford escape 65000 mi	les			
Po	tn: Bankrup o Box 542000 maha, NE 68) [*]	As of the date you file, the claim is apply. Contingent	: Check all that			
Nu	mber, Street, City, S	State & Zip Code	☐ Unliquidated				
Who ow	ves the debt? C	heck one.	☐ Disputed Nature of lien. Check all that apply.				
☐ Debto	,		An agreement you made (such as car loan)	mortgage or secu	red		
■ Debto	or 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At lea	ast one of the deb	tors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt		elates to a	Other (including a right to offset)	Auto Ioan			
Date dek	ot was incurred	Opened 04/14 Last Active 06/18	Last 4 digits of account num	nber <u>0873</u>			
		•	olumn A on this page. Write that nun		\$255,135.0	0	
	is the last page hat number here	•	the dollar value totals from all pages	5.	\$255,135.0	0	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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			Do	ocument	Page 2	0 of 61	•	
#11	in this inforn	nation to identify your	case:					
Del	otor 1	Ronald A Norton						
	3101 1	First Name	Middle Name	9	Last Name			
Del	otor 2	Geni L Norton						
(Spo	ouse if, filing)	First Name	Middle Name	9	Last Name			
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN D	ISTRICT OF ILI	LINOIS			
•	0 2	maple) Countre mo						
	se number _							
(if kr	nown)						_	Check if this is an
] a	mended filing
⊃ f₁	ficial Form	106E/E						
			/ha Haya H	lnaaaurad	Claima			12/15
		/F: Creditors W				Part 2 for creditors with NON		
ich ich eft. am	edule G: Execu edule D: Credito Attach the Con e and case nun	tory Contracts and Unexpors Who Have Claims Sec tinuation Page to this pag nber (if known).	pired Leases (Offic oured by Property. ge. If you have no i	ial Form 106G). I If more space is information to re	Do not include needed, copy	contracts on Schedule A/B: I any creditors with partially the Part you need, fill it out, do not file that Part. On the t	secured claims number the en	that are listed in tries in the boxes on the
		I of Your PRIORITY Ur						
1.	_ '	rs have priority unsecure	d claims against y	ou?				
	No. Go to P	art 2.						
	☐ Yes.							
Pai	t 2: List Al	I of Your NONPRIORIT	Y Unsecured C	laims				
3.	Do any credito	rs have nonpriority unsec	cured claims agair	nst you?				
	☐ No. You hav	ve nothing to report in this p	art. Submit this forr	n to the court with	your other sche	edules.		
					•			
	Yes.							
4.	unsecured clair	n, list the creditor separatel	y for each claim. Fo	or each claim listed	d, identify what t	b holds each claim. If a credit type of claim it is. Do not list cl three nonpriority unsecured o	aims already ind	cluded in Part 1. If more
								Total claim
4.1	Barclay	s Bank Delaware	La	st 4 digits of acc	ount number	1617		\$6,984.00
		Creditor's Name		.				
		orrespondence				Opened 08/06 Last	Active	
	Po Box	· · · ·	W	hen was the debt	t incurred?	03/18		_
		Iton, DE 19899 treet City State Zlp Code		s of the date you	file the claim i	is: Check all that apply		
		rred the debt? Check one.	,	or the date year	mo, mo oranii	onook all that apply		
	☐ Debtor		_	Contingent				
	Debtor	•		I Unliquidated				
		1 and Debtor 2 only	_	Disputed				
		· ·	_	rpe of NONPRIOR	RITY unsecure	d claim:		
		t one of the debtors and an	511101 -	Student loans	arr unscource	a olalili.		
	∐ Check debt	if this claim is for a com	mumity		ng out of a com	aration agreement or divorce th	nat you did not	
		m subject to offset?		port as priority clai		aration agreement or divorce tr	iai you did 110t	
	■ No	-				ng plans, and other similar deb	ts	
	☐ Yes			Other. Specify				
	□ 162		-	• Otner. Specify _	Sicult Gail	•		_

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Debtor 2	Ronald A Norton Geni L Norton		Case number (if know)	
4.2	Capital One	Last 4 digits of account number	1656	\$2,693.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim i	Opened 11/05 Last Active 05/18 is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent		
	_	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	3562	\$5,886.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 05/07 Last Active 04/18	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Credit Card	<u> </u>	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	8916	\$5,469.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 08/05 Last Active 04/18	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debts	
	■ No			
	Yes	Other. Specify Credit Card	I	

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Debtor 2	Ronald A Norton Geni L Norton		Case number (if know)	
4.5	Chase Card Services	Last 4 digits of account number	9482	\$1,376.00
	Nonpriority Creditor's Name Correspondence Dept Po Box 15298 Wilmington, DE 19850 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 05/07 Last Active 03/18 is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	O continuous		
	Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	□ Debts to pension or profit-sharin ■ Other. Specify Credit Card		
	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	8071	\$7,433.00
	Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 10/05 Last Active 03/18	
=	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	2153	\$9,494.00
	Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 12/03 Last Active 02/18	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims ☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	

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otor 2 Geni L Norton		Case number (if know)		
Citibank	Last 4 digits of account number	4975	\$3,316.00	
Nonpriority Creditor's Name Centralized Bankruptcy Po Box 790034 St Louis MO 62470	When was the debt incurred?	Opened 02/15 Last Active 02/18		
St Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	-			
Debtor 2 only	Contingent			
	☐ Unliquidated			
■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
☐ At least one of the debtors and another	Student loans	u ciaiii.		
☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
□ Yes	■ Other. Specify Credit Card			
Citibank/Best Buy	Last 4 digits of account number	0959	\$1,833.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 790441	When was the debt incurred?	Opened 01/15 Last Active 04/18	* 1,000000	
St. Louis, MO 63179				
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	Пол			
_	Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
At least one of the debtors and another	☐ Student loans	a dam.		
☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
Yes	Other. Specify Charge Ac	count		
Citibank/The Home Depot	Last 4 digits of account number	1743	\$1,599.00	
Nonpriority Creditor's Name Centralized Bankruptcy	_	Opened 01/06 Last Active		
Po Box 790034 St Louis, MO 63179	When was the debt incurred?	04/18		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.				
Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	☐ Unliquidated			
■ Debtor 1 and Debtor 2 only	☐ Disputed			
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
Yes	■ Other. Specify Charge Ac	count		

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Debtor 2 Geni L Norton Case number (if know) 4.1 4471 \$1.145.00 Citibank/The Home Depot Last 4 digits of account number Nonpriority Creditor's Name **Centralized Bankruptcy** Opened 06/14 Last Active Po Box 790034 When was the debt incurred? 03/18 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.1 Citicards 8950 \$4,468.00 Last 4 digits of account number Nonpriority Creditor's Name Citicorp Credit Services/Attn: Opened 05/11 Last Active Centraliz When was the debt incurred? 02/18 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.1 \$578.00 Citicards 8619 Last 4 digits of account number Nonpriority Creditor's Name Citicorp Credit Services/Attn: Opened 08/17 Last Active Centraliz When was the debt incurred? 2/09/18 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

Official Form 106 E/F

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Debtor Debtor	1 Ronald A Norton 2 Geni L Norton		Case number (if know)	
4.1 4	Comenity Bank/Gander Mountain	Last 4 digits of account number	3325	\$613.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 07/16 Last Active 04/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other Specify Charge Acc	count	
4.1 5	Comenity Bank/Gander Mountain	Last 4 digits of account number	3127	\$613.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125	When was the debt incurred?	Opened 7/02/16 Last Active 2/10/18	
	Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing	· ,	
		· · ·		
	Yes	Other. Specify Charge Acc	count	
4.1 6	Comenity Bank/Pier 1 Nonpriority Creditor's Name	Last 4 digits of account number	0011	\$950.00
	Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 05/14 Last Active 04/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	•	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	count	

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Debt	Or 2 Geni L Norton		Case number (if know)	
4.1	Comenity Bkl/Ulta	Last 4 digits of account number	1569	\$306.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125	When was the debt incurred?	Opened 02/18 Last Active 06/18	
	Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1 8	Comenitybank/meijer	Last 4 digits of account number	7052	\$2,607.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 182273 Columbus, OH 43218	When was the debt incurred?	Opened 11/03 Last Active 04/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1 9	Comenitybank/meijer Nonpriority Creditor's Name	Last 4 digits of account number	1936	\$2,284.00
	Attn: Bankruptcy Po Box 182273 Columbus, OH 43218	When was the debt incurred?	Opened 08/11 Last Active 04/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other Specify Charge Acc	count	
		- Other Opcomy		

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Debt	or 2 Geni L Norton		Case number (if know)	
4.2 0	Credit First National Assoc	Last 4 digits of account number	0137	\$1,209.00
	Nonpriority Creditor's Name Attn: BK Credit Operations Po Box 81315 Cleveland, OH 44181	When was the debt incurred?	Opened 04/10 Last Active 05/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc		
4.2 1	Credit One Bank	Last 4 digits of account number	1436	\$926.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 98873	When was the debt incurred?	Opened 04/16 Last Active 03/18	
	Las Vegas, NV 89193 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.2 2	Credit One Bank	Last 4 digits of account number	7676	\$2,572.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 03/12 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
		·		
	Yes	Other. Specify Credit Card	<u> </u>	

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Debtor 2 Geni L Norton Case number (if know) 4.2 Kohls/Capital One 4064 \$1.816.00 Last 4 digits of account number 3 Nonpriority Creditor's Name **Kohls Credit** Opened 11/13 Last Active Po Box 3120 When was the debt incurred? 05/18 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account **Lincoln Automotive Financial** 4.2 0873 \$26,173.00 Last 4 digits of account number Service Nonpriority Creditor's Name Attn: Bankruptcy Opened 04/14 Last Active Po Box 542000 When was the debt incurred? 06/18 **Omaha, NE 68154** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify **Lincoln Automotive Financial** 4.2 5 Service Last 4 digits of account number 2997 \$29,776.00 Nonpriority Creditor's Name Opened 10/14 Last Active Attn: Bankruptcy Po Box 542000 When was the debt incurred? 06/18 Omaha, NE 68154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Automobile

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Debtoi Debtoi	71 Ronald A Norton Geni L Norton		Case number (if know)	
4.2	OneMain Financial	Last 4 digits of account number	7467	\$8,379.00
	Nonpriority Creditor's Name Attn: Bankruptcy 601 Nw 2nd Street Evansville, IN 47708	When was the debt incurred?	Opened 11/16 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only□ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Note Loan		
4.2	Quick Lane/citi Cbna Nonpriority Creditor's Name	Last 4 digits of account number	9548	\$1,812.00
	50 Northwest Point Road Elk Grove Village, IL 60007	When was the debt incurred?	Opened 12/17 Last Active 04/18	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.2	Syncb/PLCC Nonpriority Creditor's Name	Last 4 digits of account number	7093	\$857.00
	Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 08/17 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Ace	count	

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Debto Debto	r 1 Ronald A Norton r 2 Geni L Norton		Case number (if know)	
4.2	Synchrony Bank	Last 4 digits of account number	4823	\$6,584.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 08/15 Last Active 04/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset? report as priority claims			
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	3187	\$357.00
	Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 07/17 Last Active 6/10/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	3193	\$6,550.00
	Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 04/04 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharing	on plans, and other similar debts	
	■ No □ Yes			
	□ res	■ Other. Specify Charge Acc	Journ	

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Debtoi Debtoi	71 Ronald A Norton Geni L Norton		Case number (if know)	
4.3	Synchrony Bank/ JC Penneys	Last 4 digits of account number	6763	\$5,712.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 03/09 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/Care Credit Nonpriority Creditor's Name	Last 4 digits of account number	3925	\$1,454.00
	Attn: Bankruptcy Dept Po Box 965061 Orlando, FL 32896	When was the debt incurred?	Opened 01/12 Last Active 05/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/Care Credit Nonpriority Creditor's Name	Last 4 digits of account number	7964	\$5,388.00
	Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 05/07 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Charge Acc	count	

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Debtoi Debtoi	71 Ronald A Norton Geni L Norton		Case number (if know)	
4.3	Synchrony Bank/Care Credit	Last 4 digits of account number	6781	\$4,356.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 12/14 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ■ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and ask an aire than dalate.	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc		
		— Other. Specify		
4.3 6	Synchrony Bank/Lowes Nonpriority Creditor's Name	Last 4 digits of account number	6177	\$6,352.00
	Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 12/04 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ig plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/Walmart	Last 4 digits of account number	3623	\$5,333.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 11/09 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Charge Acc	count	

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Debtor Debtor	1 Ronald A Norton 2 Geni L Norton		Case number (if know)	
4.3	Target	Last 4 digits of account number	5657	\$3,992.00
	Nonpriority Creditor's Name Target Card Services Mail Stop NCB-0461 Minneapolis, MN 55440	When was the debt incurred?	Opened 11/16 Last Active 03/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	l	
4.3	Tnb-Visa (TV) / Target	Last 4 digits of account number	8522	\$9,665.00
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 03/06 Last Active 05/18	
-	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	,	
	Yes	Other. Specify Credit Card	<u> </u>	
4.4	US Deptartment of Edu.	Last 4 digits of account number	8581	\$8,492.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 7860 Madison, WI 53707	When was the debt incurred?	Opened 09/13 Last Active 6/08/18	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify	g p	
	<u> </u>	Educationa		
		Laucationa		

Part 3: List Others to Be Notified About a Debt That You Already Listed

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Debtor 1	Ronald A Norton	
Debtor 2	Geni L Norton	Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
Total	6a.	Domestic support obligations	6a.	\$	0.00
claims from Part 1	6b. 6c.	Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated	6b. 6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
Total	6f.	Student loans	6f.	\$	Total Claim 8,492.00
claims from Part 2	you did not report as priority claims	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g.	\$ \$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	188,910.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	197,402.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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		1700.11111	III Paue 33 01 0 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ronald A Norton			
	First Name	Middle Name	Last Name	
Debtor 2	Geni L Norton			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code			e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3	Oity		Otate	Zii Code	
0	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	,				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	-				
	Name				_
	Number	Street			
	City		State	ZIP Code	_

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		Docume	nt Page 36 o	of 61
Fill in this	s information to identify your	case:		
Debtor 1	Ronald A Norton			
D 1 4 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fil	Geni L Norton First Name	Middle Name	Last Name	
	ates Bankruptcy Court for the:	NORTHERN DISTRICT		
Case num	nber			☐ Check if this is an amended filing
Officia	al Form 106H			
	dule H: Your Code	ehtors		12/15
ocne	dule II. Tour Cou	CDLOIS		12/13
1. Do ■ No □ Ye	es	/ou are filing a joint case, α	do not list either spouse	
Arizo	na, California, Idaho, Louisiana, b. Go to line 3. s. Did your spouse, former spou	Nevada, New Mexico, Pu	erto Rico, Texas, Washi	y? (Community property states and territories include ington, and Wisconsin.)
in lin Form	e 2 again as a codebtor only if	f that person is a guaran	tor or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Name, Number, Street, City, State and Zll	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street City	State	ZIP Code	_
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line ☐ Schedule G, line ☐
	Number Street			_
	City	State	ZIP Code	

Schedule H: Your Codebtors

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Fill	in this information t	o identify your ca	ase:						
Del	otor 1	Ronald A No	orton						
	otor 2 buse, if filing)	Geni L Norto	on						
Uni	ted States Bankrup	tcy Court for the	NORTHERN DISTRIC	CT OF ILLINOIS					
	se number				Check if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date:				
0	fficial Form	106I			Ī	/IM / DD/ Y	YYY		
S	chedule I:	Your Inc	ome					12/1	
spo atta	use. If you are sep ch a separate shee	arated and you	r spouse is not filing wi	ng jointly, and your spouse is ith you, do not include informational pages, write your name a	tion abou	t your spo	use. If mor	e space is needed,	
1.	Fill in your emploinformation.	oyment		Debtor 1		Debtor 2	otor 2 or non-filing spouse		
	If you have more		Employment status	■ Employed		☐ Emplo	oyed		
	attach a separate information about		Linployment status	☐ Not employed		■ Not e	mployed		
	employers.		Occupation	Installer					
	Include part-time, self-employed wo		Employer's name	Omega Signs, Inc.					
	Occupation may i or homemaker, if		Employer's address	100 W. Fay Addison, IL 60101					
			How long employed ti	here? 3 months		_			
Par	rt 2: Give De	tails About Mor	thly Income						
	mate monthly incouse unless you are		ate you file this form. If y	you have nothing to report for an	y line, write	e \$0 in the	space. Inclu	ude your non-filing	
	ou or your non-filing e space, attach a se			ombine the information for all em	ployers for	that perso	n on the line	es below. If you need	
					For De	btor 1	For Debt	or 2 or g spouse	
2.			ry, and commissions (becalculate what the month)		\$7	,992.20	\$	0.00	

3.

0.00

7,992.20

+\$

\$

0.00

0.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

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Debt Debt		Ronald A Norton Geni L Norton	_		Case	number (if k	nowr	1)					
					For	Debtor 1				Debtor:			
	Cop	by line 4 here	4.		\$	7,99	2.2)	\$		0.00	_	
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	2,42	4.40	6	\$		0.00)	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$		0.0	_	\$		0.00		
	5c.	Voluntary contributions for retirement plans	50	Э.	\$_		0.0	0	\$		0.00)	
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.0	0	\$		0.00)	
	5e.	Insurance	56	€.	\$		0.0)	\$		0.00)	
	5f.	Domestic support obligations	5f		\$_		0.0	_	\$		0.00	_	
	5g.	Union dues	50	-	\$_		9.7	_	\$		0.00		
	5h.	-17	_ 5r	า.+	\$_		0.0	<u>)</u> -	+ \$		0.00)	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	2,66	4.2	3	\$		0.00)	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	5,32	7.9	7_	\$		0.00)	
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.4		Φ.			•	c		0.04		
	8b.	monthly net income. Interest and dividends	8a 8b		\$_ \$		0.0 0.0		\$ \$		0.00	_	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$		0.0		Ψ \$		0.00	_	
	8d.		80		\$		0.0	_	\$		0.00	_	
	8e.		86	€.	\$		0.0	_	\$		0.00	_	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f 8g		\$_ \$_		0.0		\$		0.00	_	
	8h.	Other monthly income. Specify:		า.+	\$		0.0	_	+\$		0.00	_	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$		0.0	0	\$		0.0	00	
10	Cal	culate monthly income. Add line 7 + line 9.	40	φ		E 227 07	1.[<u> </u>		0.00	•	F 24	07.07
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		5,327.97	*	Φ_		0.00	= \$ _	5,34	27.97
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not ecify:	dep			•				Schedule 11.			0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certallies								12.	\$		27.97
13.	Do :	you expect an increase or decrease within the year after you file this form No.	1?								Comb month		ome
	П	Yes Explain:											

Fill	in this informa	ition to identify yo	our case:						
	otor 1	Ronald A No				Ch	neck	if this is:	
	7.01 T	Kollaiu A No	nton .					n amended filing	
	otor 2 ouse, if filing)	Geni L Norto	n						wing postpetition chapter the following date:
								·	
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		M	M / DD / YYYY	
	e number nown)								
Of	fficial Fo	rm 106J							
S	chedule	J: Your l	Exper	ises					12/1
Be info	as complete ormation. If m	and accurate as	possible.	If two married people ar ch another sheet to this	re filing together, be form. On the top of	oth are ed any add	quall ition	y responsible fo al pages, write y	or supplying correct your name and case
Par		ribe Your House	hold						
1.	Is this a joir ☐ No. Go to								
	_	es Debtor 2 live i	in a separ	ate household?					
	■ N								
			st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of D	ebtor	· 2.	
2.	Do vou hav	e dependents?	□ No						
	Do not list D Debtor 2.	-	Yes.	Fill out this information for each dependent	Dependent's relati			Dependent's age	Does dependent live with you?
	Do not state dependents				Son			16	□ No ■ Yes
					Daughter			24	□ No ■ Yes
									□ No
							_		□ Yes □ No
									☐ Yes
3.	expenses o	oenses include f people other tl d your depende	han ┌	No Yes					
Par	t 2: Estim	ate Your Ongoi	na Monthi	v Evnansas					
Est	imate your ex	cpenses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp					
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \				Your exp	enses
(0.	noiai i onni ic	,01.)							
4.		or home owners and any rent for the		ses for your residence. I r lot.	nclude first mortgage	e 4.	\$		2,099.00
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
	4b. Prope	rty, homeowner's				4b.	\$		0.00
				ipkeep expenses		4c.			125.00
5.		owner's associat		oominium dues our residence, such as ho	me equity loans	4d. 5.	\$		14.58 0.00

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	otor 1 otor 2		Ronald A Norton Geni L Norton			per (if known)		
6.	Utilit	ies:						
	6a.	Electricity	, heat, natural gas	6a	a .	\$	231.00	
	6b.	Water, sev	wer, garbage collection	6b).	\$	112.69	
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	60	Э.	\$	418.00	
	6d.	Other. Spo	ecify: Alarm	60	d.	\$	40.00	
7.	Food	and hous	ekeeping supplies		7.	\$	1,136.00	
8.	Child	dcare and o	children's education costs	8	3.	\$	0.00	
9.	Cloth	hing, laund	ry, and dry cleaning	g).	\$	264.00	
10.	Pers	onal care p	products and services	10).	\$	175.00	
11.			ntal expenses	11	١.	\$	2,743.00	
			Include gas, maintenance, bus or train fare.			· -	<u> </u>	
		•	ar payments.	12	2.	\$	655.00	
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines, and I	oooks 13	3.	\$	125.00	
14.	Char	itable cont	ributions and religious donations	14	1.	\$	0.00	
15.	. Insurance.							
			surance deducted from your pay or included in lines			•		
		Life insura		15a		·	0.00	
		Health ins		15b		*	0.00	
		Vehicle in		150		·	78.67	
			ırance. Specify:	150	d.	\$	0.00	
	Spec	eify:	clude taxes deducted from your pay or included in li		6.	\$	0.00	
17.			ease payments: ents for Vehicle 1	176		¢.	627.42	
		. ,		17a			627.42	
		. ,	ents for Vehicle 2	17b		·	551.73	
			Parent Plus Loan	170		·	104.07	
		Other. Sp	·	170	d.	\$	0.00	
18.			of alimony, maintenance, and support that you o		3	\$	0.00	
19.			your pay on line 5, <i>Schedule I, Your Income</i> (Offi s you make to support others who do not live wit	olal i olili 1001 <i>j</i> .		\$	0.00	
13.	Spec		s you make to support others who do not live wil	19 you. 19		Ψ	0.00	
20.			erty expenses not included in lines 4 or 5 of this			ur Income		
20.			s on other property	20a			0.00	
		Real estat		206			0.00	
			homeowner's, or renter's insurance	200			0.00	
			nce, repair, and upkeep expenses	200		·	0.00	
			er's association or condominium dues	206		·	0.00	
21						+\$		
21.	Othe	er: Specify:	Educational expense for Special needs C	niia 21	۱. ۲	+Ф	75.00	
22.	Calc	ulate your	monthly expenses					
	22a.	Add lines 4	through 21.			\$	9,575.16	
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Offic	ial Form 106J-2		\$	·	
			a and 22b. The result is your monthly expenses.			\$	9,575.16	
		riad iirio EE	a and 225. The result to your menting expenses.				3,373.10	
23.			monthly net income.					
			12 (your combined monthly income) from Schedule			·	5,327.97	
	23b.	Copy your	monthly expenses from line 22c above.	23b).	-\$	9,575.16	
	23c.		our monthly expenses from your monthly income.	20.		Φ.	4 247 10	
		The result	is your monthly net income.	230	ا .ز	\$	-4,247.19	
24.	For ex modifi	xample, do yo ication to the	an increase or decrease in your expenses within bu expect to finish paying for your car loan within the year o terms of your mortgage?				ase or decrease because of a	
	■ No							
	□ Ye	es.	Explain here:					

Fill in 1	his inform	nation to identify your	case:			
Debtor	1	Ronald A Norton First Name	Middle Name	Last Name		
Debtor	2	Geni L Norton				
(Spouse	if, filing)	First Name	Middle Name	Last Name		
United	States Bar	kruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case n	umber					
(if known						Check if this is an amended filing
You mu obtaini	st file this ng money	form whenever you fi	ile bankruptcy schedulen connection with a bar		s. Making a false state	ement, concealing property, or 00, or imprisonment for up to 20
	Sign	Below				
D	id you pay	or agree to pay some	one who is NOT an atto	orney to help you fill out	bankruptcy forms?	
	No					
] Yes. N	ame of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
		ty of perjury, I declare true and correct.	that I have read the su	mmary and schedules file	ed with this declaration	on and
х	/s/ Rona	ald A Norton		X /s/ Geni L	Norton	
		A Norton		Geni L No		
	Signature				rton	
	O.ga.a.	e of Debtor 1		Signature of		

Fill	in this infor	mation to identify your	case:				
Deb	tor 1	Ronald A Norton					
		First Name	Middle Name	Li	ast Name		
	tor 2	Geni L Norton					
(Spot	use if, filing)	First Name	Middle Name	Li	ast Name		
Unit	ed States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLING	OIS		
Cas	e number						
(if kno	own)					_	Check if this is an amended filing
∩ff	ficial Fo	rm 107					
			Affaira far Indivi	مامیداد	Eiling for D	on kruntov	414.6
Sta	itemeni	of Financial A	Affairs for Indiv	iduais	Filing for B	ankruptcy	4/16
						equally responsible for sup additional pages, write yo	
		n). Answer every ques		o this form	i. On the top of any	y additional pages, write yo	ur name and case
	•	,					
Part	Give	Details About Your Ma	rital Status and Where Yo	ou Lived B	etore		
1.	What is you	ır current marital statu	s?				
	■ Married	1					
	☐ Not ma						
•			lived anyouthous other than		ou live neur?		
2.	During the	ast 3 years, have you	lived anywhere other than	n where yo	ou live now?		
	■ No						
	☐ Yes. Li	st all of the places you li	ved in the last 3 years. Do	not include	where you live now	<i>I</i> .	
	Debtor 1 P	rior Address:	Dates Debtor lived there	1	Debtor 2 Prior Ad	dress:	Dates Debtor 2
	Mariah ing ahan 1		II Id I				••••
						ity property state or territor ico, Texas, Washington and V	
	_	·			·	•	,
	■ No						
	☐ Yes. M	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (Official For	m 106H).		
Part	2 Expla	in the Sources of You	r Income				
	Fill in the tot	al amount of income you	u received from all jobs and	d all busine	sses, including part		endar years?
	ii you are iiii	ng a joint case and you	have income that you rece	ive togethe	er, list it only once ur	ider Deblor 1.	
	□ No						
	Yes. Fi	Il in the details.					
			Debtor 1			Debtor 2	
			Sources of income	Gross	s income	Sources of income	Gross income
			Check all that apply.		e deductions and	Check all that apply.	(before deductions and exclusions)
		of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips		\$44,767.64	■ Wages, commissions, bonuses, tips	\$14,421.74
			☐ Operating a business			☐ Operating a business	

Official Form 107

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Ronald A Norton Debtor 1 Debtor 2 **Geni L Norton** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions and Check all that apply. Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$108,036.00 \$29,988.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$28,797.00 \$105,418.00 For the calendar year before that: Wages, commissions. Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Lincoln Automotive Fin. 6/2018, 7/2018, \$1.880.52 \$33.849.00 ☐ Mortgage Attn: Bankruptcy 8/2018 ■ Car Po Box 542000

Omaha, NE 68154

☐ Credit Card

□ Other

□ Loan Repayment□ Suppliers or vendors

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Nο

Yes. Fill in the details.

Creditor Name and Address Describe the action the creditor took Date action was Amount taken

Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Page 45 of 61 Document Debtor 1 Ronald A Norton Debtor 2 **Geni L Norton** Case number (if known) 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You The Law Offices of Jay L. Dahl **Attorney Fees** 7/10/2018 \$2,400.00 1122 Brigham Way Geneva, IL 60134 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

Nο

Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment Amount of transferred Address or transfer was payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1 Ronald A Norton
Debtor 2 Geni L Norton

Case number (if known)

	transferred in the ordinary course of your build like the like the like transfers and transfers mainclude gifts and transfers that you have already	ide as security (such as	the granting of a se	ecurity interest or mortgage on your	property). Do not
	No				
	Yes. Fill in the details.				
	Person Who Received Transfer Address	Description and property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you				
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.		ny property to a se	elf-settled trust or similar device	of which you are a
	Name of trust	Description and	value of the prope	erty transferred	Date Transfer was made
					maue
Par	List of Certain Financial Accounts, Ins	truments, Safe Depos	t Boxes, and Stor	age Units	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o	r other financial accou	nts; certificates o	f deposit; shares in banks, credi	, ,
	houses, pension funds, cooperatives, associ	iations, and other fina	ncial institutions.		
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	t or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	r bankruptcy, any	safe deposit box or other depos	itory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		escribe the contents	Do you still have it?
22.	Have you stored property in a storage unit o	r place other than you	r home within 1 ye	ear before you filed for bankrupto	cy?
	■ No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		escribe the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	for Someone Else			
23.	Do you hold or control any property that sor for someone.	neone else owns? Inc	ude any property	you borrowed from, are storing f	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		escribe the property	Value
Par	t10: Give Details About Environmental Info	rmation			
For	he purpose of Part 10, the following definition	ons apply:			

Official Form 107

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

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Debtor 1 Ronald A Norton
Debtor 2 Geni L Norton

regulations controlling the cleanup of these substances, wastes, or material.

Case number (if known)

	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.					
		ous material means anything an env us material, pollutant, contaminant,	ironmental law defines as a hazardous or similar term.	waste, hazardous substance, toxic	c substance,	
Rep	ort all no	tices, releases, and proceedings the	at you know about, regardless of when	they occurred.		
24.	Has any	governmental unit notified you that	you may be liable or potentially liable	under or in violation of an environ	mental law?	
	■ No					
	☐ Yes	s. Fill in the details.				
	Name o	of site S (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have yo	u notified any governmental unit of	any release of hazardous material?			
	■ No □ Yes	s. Fill in the details.				
	Name o	of site S (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes	s. Fill in the details.				
	Case Ti Case N		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	t 11: Gi	ve Details About Your Business or	Connections to Any Business			
27.	Within 4	years before you filed for bankrupt	cy, did you own a business or have an	y of the following connections to a	ny business?	
		A sole proprietor or self-employed in	n a trade, profession, or other activity,	either full-time or part-time		
		A member of a limited liability comp	any (LLC) or limited liability partnershi	ip (LLP)		
		A partner in a partnership				
		An officer, director, or managing ex	ecutive of a corporation			
		An owner of at least 5% of the voting	g or equity securities of a corporation			
	■ No.	None of the above applies. Go to F	Part 12.			
	☐ Yes	s. Check all that apply above and fill	in the details below for each business	i.		
	Addres	ss Name s Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Securit		
				Dates business existed		
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all fina institutions, creditors, or other parties.				clude all financial		
	■ No □ Yes	s. Fill in the details below.				
	Name Address (Number,	S Street, City, State and ZIP Code)	Date Issued			
Par	t 12: Si	gn Below				

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

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Ronald A Norton Debtor 1 Debtor 2 Geni L Norton Case number (if known) with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ronald A Norton /s/ Geni L Norton **Ronald A Norton** Geni L Norton Signature of Debtor 1 Signature of Debtor 2 Date September 5, 2018 Date September 5, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:				Ī	
Debtor 1	Ronald A Norton	Middle News		and Name			
Debtor 2 (Spouse if, filing)	Geni L Norton First Name	Middle Name Middle Name		ast Name			
, , , ,	ankruptcy Court for the:	NORTHERN DIST					
Case number Check if this is an amended filing							
Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15							
creditors hav you have leas You must file thi whiche	If you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form						
	eople are filing togethe nd date the form.	r in a joint case, bo	th are equally re	esponsible for s	supplying correct	informatio	n. Both debtors must
	and accurate as possibour name and case nu		s needed, attach	a separate she	et to this form. O	n the top o	f any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims					
For any credit information be	ors that you listed in P	art 1 of Schedule D	: Creditors Who	Have Claims S	ecured by Proper	rty (Official	Form 106D), fill in the
	editor and the property t	hat is collateral	What do you secures a de		th the property th		I you claim the property exempt on Schedule C?

Creditor's **Bank Of America** □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Yes 239 S. Concord Drive Oswego, Description of Reaffirmation Agreement. IL 60543 Kendall County property Retain the property and [explain]: securing debt: will continue to make current payments until paid Creditor's Lincoln Automotive Fin. ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. Yes ☐ Retain the property and enter into a Description of 2014 Ford F150 76000 miles Reaffirmation Agreement. property ■ Retain the property and [explain]: securing debt: will continue to make current payments until paid Creditor's **Lincoln Automotive Financial** ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

Description of 2014 Ford escape 65000 miles

Yes

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Debtor 1 Debtor 2	Ronald A Norton Geni L Norton	Case number (if known)	
proper securir	ty ng debt:	Retain the property and [explain]: will continue to make current payments until paid	-
or any un the info	ormation below. Do not list real estate leas	eases listed in Schedule G: Executory Contracts and Unexpired es. Unexpired leases are leases that are still in effect; the ase if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property leases		Will the lease be assumed?
Lessor's i Description Property:	on of leased		□ No □ Yes
Lessor's i Description Property:	on of leased		□ No □ Yes
Lessor's i Description Property:	on of leased		□ No
Lessor's i Description Property:	on of leased		□ No □ Yes
Lessor's i Description Property:	on of leased		□ No
Lessor's i Description Property:	on of leased		□ No
Lessor's i Description Property:	on of leased		□ No
Inder pe	Sign Below nalty of perjury, I declare that I have indica that is subject to an unexpired lease.	ted my intention about any property of my estate that sec	cures a debt and any personal
X /s/ F Ror Sign	Ronald A Norton nald A Norton nature of Debtor 1	X /s/ Geni L Norton Geni L Norton Signature of Debtor 2	
Date	September 5, 2018	Date September 5, 2018	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
,	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
;	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-25932 Doc 1 Filed 09/14/18 Entered 09/14/18 13:56:07 Desc Main Document Page 55 of 61

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	Ronald A Norton Geni L Norton		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR D	EBTOR(S)		
1.	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	2,400.00		
	Prior to the filing of this statement I have received.		\$	2,400.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are men	nbers and associates of my law firm		
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrow.					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	 a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, stat c. [Other provisions as needed] Represention of debtor(s) at the 341 me been paid in full. 	ement of affairs and plan which	may be required;			
б.	By agreement with the debtor(s), the above-disclosed fer Representation of the debtors in any dis actions; Rule 2004 examinations; negot and filing of reaffirmation agreements a of motions pursuant to 11 USC 522(f)(2) adversary proceeding or actions.	schargeability actions; judi iations with secured credit nd applications as needed	cial lien avoidand ors to reduce to to or requested by	the market value; preparation debtor; preparation and filing		
		CERTIFICATION				
thi	I certify that the foregoing is a complete statement of an is bankruptcy proceeding.	y agreement or arrangement for	payment to me for	representation of the debtor(s) in		
	September 5, 2018	/s/ Jay L. Dahl				
	Date	Jay L. Dahl 03123				
		Signature of Attorne The Law Offices				
		1122 Brigham Wa				
		Geneva, IL 60134				
		630-232-9005 Fa	x: 630-232-9014			
		rune oj iuw jiini				

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United States Bankruptcy Court Northern District of Illinois

In re	Ronald A Norton Geni L Norton		Case No.			
		Debtor(s)	Chapter	7		
	VER	IFICATION OF CREDITOR M	ATRIX			
		Number of Creditors: 43				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of (our) knowledge.					
Date:	September 5, 2018	/s/ Ronald A Norton				
		Ronald A Norton				
		Signature of Debtor				
Date:	September 5, 2018	/s/ Geni L Norton				
		Geni L Norton				
		Signature of Debtor				

Bank Of America Attn: Bankruptcy Po Box 982238 El Paso, TX 79998

Barclays Bank Delaware Attn: Correspondence Po Box 8801 Wilmington, DE 19899

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Card Services Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Card Services Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Card Services Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank Centralized Bankruptcy Po Box 790034 St Louis, MO 63179 Citibank/Best Buy Attn: Bankruptcy Po Box 790441 St. Louis, MO 63179

Citibank/The Home Depot Centralized Bankruptcy Po Box 790034 St Louis, MO 63179

Citibank/The Home Depot Centralized Bankruptcy Po Box 790034 St Louis, MO 63179

Citicards Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Citicards Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Comenity Bank/Gander Mountain Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bank/Gander Mountain Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bank/Pier 1 Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bkl/Ulta Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218 Comenitybank/meijer Attn: Bankruptcy Po Box 182273 Columbus, OH 43218

Comenitybank/meijer Attn: Bankruptcy Po Box 182273 Columbus, OH 43218

Credit First National Assoc Attn: BK Credit Operations Po Box 81315 Cleveland, OH 44181

Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193

Credit One Bank Attn: Bankruptcy Po Box 98873 Las Vegas, NV 89193

Kohls/Capital One Kohls Credit Po Box 3120 Milwaukee, WI 53201

Lincoln Automotive Fin. Attn: Bankruptcy Po Box 542000 Omaha, NE 68154

Lincoln Automotive Financial Attn: Bankruptcy Po Box 542000 Omaha, NE 68154

Lincoln Automotive Financial Service Attn: Bankruptcy Po Box 542000 Omaha, NE 68154

Lincoln Automotive Financial Service Attn: Bankruptcy Po Box 542000 Omaha, NE 68154

OneMain Financial Attn: Bankruptcy 601 Nw 2nd Street Evansville, IN 47708

Quick Lane/citi Cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Syncb/PLCC Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965061 Orlando, FL 32896 Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Lowes Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Target Card Services Mail Stop NCB-0461 Minneapolis, MN 55440

Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440

US Deptartment of Edu. Attn: Bankruptcy Po Box 7860 Madison, WI 53707